

## Open Enrollment Instructions

**SmartBen** is our online benefit enrollment tool that we will be using to confirm current benefits and elect benefit changes during Open Enrollment. This site is accessible via the Internet on any web enabled device at [www.baylor.edu/smartben](http://www.baylor.edu/smartben) and can be accessed 24 hours a day, seven days a week. The following tips will help you prepare for and complete the online enrollment process.

All of your current benefit elections have been loaded into the SmartBen system. To continue dental benefits, you are required to elect the Cigna dental plan. Login to the system to verify your benefits are correct, select Cigna dental, and verify your dependents and beneficiaries. If you are currently enrolled in the Flexible Spending Account (FSA) for medical or dependent care, please remember that you will be required to re-elect these deferrals every year. If you are currently enrolled in the Health Savings Account (HSA), please remember that you will be required to re-elect these deferrals every year.

**The Open Enrollment period will begin on November 1<sup>st</sup> and end on November 15<sup>th</sup>.** Please be sure to make benefit election changes during this time.

### Before You Enroll

#### Review Your Options & Make Your Choices

Take time to review the information in the *Plans* section. It will help you understand your benefit choices. Discuss it with your family, too!

Click on the *Plans* link at the top of your home page and select a plan to review the plan details.

- If you want to add a dependent for coverage for next year, *now* is the time to do it. You may not add dependents *during* the plan year unless you have a qualified change in status, also known as a qualified life event. **You will need to provide the Social Security number and date of birth for any spouse or dependent you enroll.** If you have not received the Social Security number for a newborn, enter 111-11-1111. Contact Human Resources to update the dependent's Social Security number after you receive it.
- If you are electing Supplemental Term Life and AD&D Insurance, you need to enter the **beneficiary name and relationship to the employee.**
- If you need to exit SmartBen before finishing your enrollment elections, click "log out"


## Steps to Complete Your Enrollment

### STEP 1

Log on to [www.baylor.edu/smartben](http://www.baylor.edu/smartben) and enter your username and password that you normally use to login to your email.

### STEP 2

On the home page, you will see a Benefits Enrollment box. This box has a countdown of the number of days remaining in Open Enrollment. Underneath the countdown, there is a Begin Enrollment button. Click the button to begin enrollment.

 **TIP:** Use the **Tab Key** to navigate through the site. **DO NOT** use the Enter Key. As with all Internet sites, when you use the Enter Key, it is the equivalent of hitting “submit” or “next”.

**STEP 3**

On the next page, there is a box with *Available Enrollments*, telling you what enrollments are available. You will see a button for Annual Enrollment. Select the *Annual Enrollment* button to begin your enrollment session. Example below (please note enrollment deadline is 11/15/2018).

AVAILABLE ENROLLMENTS

The items found in this list require your input for completion. Please select the desired type of enrollment and click the "Begin Enrollment" button to begin this process.

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Annual Enrollment

You have until 11/17/2017 11:45 pm CST to complete your annual enrollment.

ANNUAL ENROLLMENT

**STEP 4**

**Review and Elect Benefits:** You will enter the Enrollment process at the Benefit Manager page, of Step 1 of the Enrollment Process.

Annual Enrollment

COMPLETED BENEFITS			
	Plan Title	Employee Cost	Employer Cost
	<b>Medical Insurance</b> BCBS HDHP Employee + Spouse <small>12 Deductions/Year</small> HSA: \$0.00 <small>12 Deductions/Year</small>	<b>\$250.00</b> HSA: <b>\$0.00</b>	<b>\$878.52</b> HSA: <b>\$100.00</b>
	<b>Dental Insurance</b> Cigna Dental Employee + Spouse <small>12 Deductions/Year</small>	<b>\$28.17</b>	<b>\$28.17</b>
	<b>Employer Provided Life Insurance</b> Employer Provided \$50,000 <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$9.50</b>
	<b>Employer Provided Spouse/Children Life</b> Employer Provided \$2,000 <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$0.97</b>
	<b>Employer Provided Long Term Disability Insurance</b> 60% of Salary up to \$15,000 Monthly <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$8.23</b>
	<b>Voluntary Flexible Spending Account Medical</b> \$0.00 <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Voluntary Flexible Spending Account - Dependent Day Care</b> \$0.00 <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Voluntary Vision Insurance</b> Employee + Spouse <small>12 Deductions/Year</small>	<b>\$10.72</b>	<b>\$0.00</b>
	<b>Voluntary Employee Life Insurance</b> Waive <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Voluntary Spouse Life Insurance</b> Waive <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$0.00</b>

**Turn All The Lights Green**

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

ELECT & CONTINUE

Your Total Cost  
**\$288.89 Per Pay Period**

Manage People

**Benefit Manager:** Use this to review your enrollment options and make your benefit elections. To enroll or make changes to a benefit, click on a benefit name.

To make a change, click on the option you want to elect. You will first need to select which individuals are being covered by making your selection in the Who Is Being Covered box on the right. Then select the plan you want to enroll in. The selection you made will turn green. Click the green *Continue* button at the top right of the page when you are finished.

**Who's Being Covered?**

- Employee Only
- Employee and Spouse
- Employee and Children
- Family

Current Coverage Level: Opt Out - No Coverage

**BCBS PPO EMPLOYEE ONLY**

<b>\$500/Individual \$1,500/Family</b> 20% after deductible <small>Deductible &amp; Coinsurance</small>	<b>\$4,000/Individual \$8,500/Family</b> Max Out of Pocket	<b>Primary: \$30 Specialist: \$60</b> <b>Rx CoPays: \$10/\$40 /\$80/\$120</b> <small>Copayments</small>	<b>\$219.00</b> <small>Per-Pay-Period</small>
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SELECT
MORE INFO

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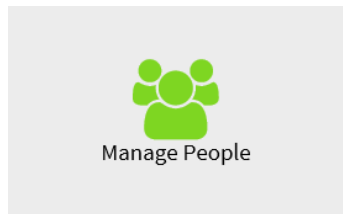
**BCBS HDHP EMPLOYEE ONLY**

<b>\$1,500/Individual \$3,000/Family</b> 20% co-insurance after deductible <small>Deductible &amp; Coinsurance</small>	<b>\$5,000/Individual \$10,000/Family</b> Max Out of Pocket	<b>20% for generic and 30% for brand name after deductible</b> <small>Prescription Rx</small>	<b>\$122.00</b> <small>Per-Pay-Period</small>
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SELECT
MORE INFO

If you are enrolling a spouse or dependent in coverage, click on the box next to the dependent you wish to enroll. If you are dropping a dependent from medical and/or dental coverage, you must uncheck the dependent you are dropping. **Note:** If you changed coverage levels (e.g., from family to employee + child(ren) or from family to employee + spouse), your spouse or child is automatically dropped.

If the person you wish to add to coverage is not listed, you will need to click the green Add a Person button to add them in People Manager



**People Manager:** This is where your Personal, Spouse/Dependent, and Beneficiary information is stored.

**Personal Info** - Review your personal information and make changes if necessary.

**Spouse and Dependent Info** – Click on the *Add a Spouse* or *Add a Dependent* button to add your spouse and dependents' information if you are enrolling them in a benefit plan. Click *Save* when you are finished.

Adding spouse/dependent information in *People Manager* **DOES NOT** assign your spouse/dependent to the medical or dental plan. You will assign your spouse/dependent to medical/dental coverage later in the enrollment process.

**Beneficiary Info** –If you are electing **Supplemental Term Life/AD&D coverage**, click on *Beneficiary* to add or change your beneficiary. Click *Save* when you are finished.

Adding your beneficiary information in the *People Manager* **DOES NOT** assign a beneficiary percentage. You will assign the percentage later in the enrollment process.

Click on *Return to Lights* to continue the enrollment process.

- ➔ **TIP:** Click on the *Beneficiary Type* drop down box to designate your beneficiary as primary or secondary.
- ➔ **TIP:** If you need to add more than one beneficiary, click on the *Add a Person* button to designate the additional beneficiaries.

**STEP 5**

Once all of your elections are complete each benefit will have a green light. To proceed to the next step, click the green button labeled "Elect & Continue."

Annual Enrollment

COMPLETED BENEFITS			
	Plan Title	Employee Cost	Employer Cost
	<b>Medical Insurance</b> BCBS HDHP Employee + Spouse <i>12 Deductions/Year</i> HSA: \$0.00 <i>12 Deductions/Year</i>	<b>\$250.00</b> HSA: <b>\$0.00</b>	<b>\$878.52</b> HSA: <b>\$100.00</b>
	<b>Dental Insurance</b> Cigna Dental Employee + Spouse <i>12 Deductions/Year</i>	<b>\$28.17</b>	<b>\$28.17</b>
	<b>Employer Provided Life Insurance</b> Employer Provided \$50,000 <i>12 Deductions/Year</i>	<b>\$0.00</b>	<b>\$9.50</b>
	<b>Employer Provided Spouse/Children Life</b> Employer Provided \$2,000 <i>12 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.97</b>

**Turn All The Lights Green**

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

ELECT & CONTINUE

Your Total Cost  
\$288.89 Per Pay Period

Manage People

## STEP 6

**Verify Required Data:** If you have not entered all required information, SmartBen will not process your enrollment. Click on each item in the Enrollment Task List and SmartBen will take you to the required page for corrections. Make your corrections, click *Submit*, *Enroll* or *Save*, whichever is applicable. Be sure to review any items in the “Information” box on this task page, click on “click here” to make changes, and then click the green “Continue” button.

### Enrollment Verification Tasks

Information is missing required to complete your enrollment. Click on the link(s) provided below to complete the necessary information.

#### SPOUSE INFORMATION

The spouse information for April aaaTester is incomplete! [Click here](#) to return to the Manage People section and complete the required information.

## STEP 7

**Review Confirmation:** Review your elections thoroughly.

### Enrollment Confirmation For Granny AA Apple

Review the information thoroughly before clicking “Continue” at the right of the screen.

ELECTED BENEFITS		
Plan Title	Employee Cost	Employer Cost
<b>Medical Insurance</b> BCBS HDHP Employee + Spouse <small>12 Deductions/Year</small> HSA: \$0.00 <small>12 Deductions/Year</small> Spouse/Dependents: ▲ McIntosh Apple (Spouse)	<b>\$250.00</b> HSA: <b>\$0.00</b>	<b>\$878.52</b> HSA: <b>\$100.00</b>
<b>Dental Insurance</b> Cigna Dental Employee + Spouse <small>12 Deductions/Year</small> Spouse/Dependents: ▲ McIntosh Apple (Spouse)	<b>\$28.17</b>	<b>\$28.17</b>
<b>Employer Provided Life Insurance</b> Employer Provided \$50,000 <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$9.50</b>
<b>Employer Provided Spouse/Children Life</b> Employer Provided \$2,000 <small>12 Deductions/Year</small> Spouse/Dependents: ▲ McIntosh Apple (Spouse) ▲ Gala RedApple (Child)	<b>\$0.00</b>	<b>\$0.97</b>
<b>Employer Provided Long Term Disability Insurance</b> 60% of Salary up to \$15,000 Monthly <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$8.23</b>
<b>Voluntary Flexible Spending Account Medical</b> \$0.00 <small>12 Deductions/Year</small>	<b>\$0.00</b>	<b>\$0.00</b>

CONTINUE

Return To Lights

Your Total Cost

**\$288.89**

Per Pay Period

**Manage People**

To confirm, enter your initials at the bottom of the *Confirmation* page and click *Continue*.

## AGREEMENT

Please initial below to indicate agreement:

CONTINUE

Return To Lights



Manage People



## STEP 8

You have successfully completed the enrollment process! Select the *Click Here* link for a copy of your Confirmation Statement.

Congratulations!

You have successfully completed the enrollment process.

PRINT YOUR CONFIRMATION STATEMENT

To get a printer ready copy of your elections, [click here](#) and feel free to continue using SmartBen Essentials.

RETURN TO START



## STEP 9

It's time to review your Confirmation Statement! Carefully review your statement to ensure your benefit elections are accurate. Keep in mind, this Confirmation Statement is *only* a confirmation of your benefit elections. If carrier approvals (e.g., Supplemental Term Life/AD&D Insurance) are required, coverage will be subject to those requirements.

***Note: At any time during Open Enrollment, you can log back into SmartBen and make changes. Always remember to print a Confirmation Statement to serve as your confirmation of benefit elections.***

**If you require assistance with the Open Enrollment process within SmartBen, please contact the Human Resource Service Center at 254.710.2000, or [askHR@baylor.edu](mailto:askHR@baylor.edu).**